

Information to identify the case:

Debtor 1	<u>Lily Bellis</u>	Social Security number or ITIN	xxx-xx-5390
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-20213-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lily Bellis

7/26/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lily Bellis
Debtor

Case No. 18-20213-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 26, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2023:

Recip ID	Recipient Name and Address
db	+ Lily Bellis, 441 Danbury Ln, East Brunswick, NJ 08816-5117
sp	+ America Law Firm, 58-60 Main Street, Hackensack, NJ 07601-7049
r	+ ReMax Central Realtors, 520 Route 9, Manalapan, NJ 07726-8264
r	+ Signature Realty NJ, 357 Springfield Ave, Summit, NJ 07901-4616
517542504	Del Negro & Senft Eye Associates PC, 1809 Corlies Avenue Suite 1, Neptune, NJ 07753
517542505	+ Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
517542510	+ JFK Medical Associates, PO Box 11912, Newark, NJ 07101-4912
517542513	++ NEW JERSEY HEALTHCARE SPECIALISTS, PO BOX 412138, BOSTON MA 02241-2138 address filed with court:, New Jersey Healthcare Specialists, PC, PO Box 419378 DEPT 10005, Boston, MA 02241-9378
517542512	+ New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
517542514	+ Parkmed Associates Inc, 300 Perrine Road Suite 301, Old Bridge, NJ 08857-3629
517542517	+ Princeton Orthopaedic Associates II PA, 325 Princeton Avenue, Princeton, NJ 08540-1617
517542518	Princeton Radiology Associates, P.A., PO Box 956, Evansville, IN 47706-0956
517542519	+ Regional Women's Health Group, LLC, PO Box 536, Voorhees, NJ 08043-0536
519267503	State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy, Trenton, NJ 08695-0245
517653813	+ Women's Physicians and Surgeons - AXIA, Apex Asset Management, LLC, POB 5407, Lancaster, PA 17606-5407

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 26 2023 23:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 26 2023 23:21:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517542497	Email/Text: ebn@americollect.com	Jul 26 2023 23:21:00	Americollect Inc, Po Box 1566, Manitowoc, WI 54221
517620445	Email/PDF: bncnotices@becket-lee.com	Jul 26 2023 23:36:43	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517542498	+ Email/PDF: bncnotices@becket-lee.com	Jul 26 2023 23:35:47	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517542499	^ MEBN	Jul 26 2023 23:19:42	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
517542501	EDI: CAPITALONE.COM	Jul 27 2023 02:25:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517542500	+ EDI: CAPITALONE.COM	Jul 27 2023 02:25:00	Cap1/l&t, Po Box 30253, Salt Lake City, UT

District/off: 0312-3

User: admin

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517542503	+ EDI: WFNNB.COM	Jul 27 2023 02:28:00	84130-0253 Comenitycb/lendingclub, Po Box 182120, Columbus, OH 43218-2120
517542508	EDI: IRS.COM	Jul 27 2023 02:25:00	Internal Revenue Service, 44 South Clinton Ave., Trenton, NJ 08601
517542511	+ Email/Text: abachman@rmbcollect.com	Jul 26 2023 23:22:00	JFK Medical Center, PO Box 11913, Newark, NJ 07101-4913
517542502	EDI: JPMORGANCHASE	Jul 27 2023 02:25:00	Chase Card, Po Box 15298, Wilmington, DE 19850
517645640	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 26 2023 23:21:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
517671020	Email/Text: Bankruptcy.Notices@pnc.com	Jul 26 2023 23:21:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
517542516	Email/Text: Bankruptcy.Notices@pnc.com	Jul 26 2023 23:21:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
517669689	EDI: PRA.COM	Jul 27 2023 02:28:00	Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541
517542515	EDI: RMSC.COM	Jul 27 2023 02:25:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
517655727	EDI: Q3G.COM	Jul 27 2023 02:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517542509	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, P.O. Box 9052, Andover, MA 01810
517542507	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517542506	##+	HomeSleep, 37 West Century Road, Suite 107, Paramus, NJ 07652-1466

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

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Christian Del Toro

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION cdeltoro@cdeltorolaw.com, bky@martonelaw.com

Denise E. Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Yakov Rudikh

on behalf of Realtor Signature Realty NJ rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

Yakov Rudikh

on behalf of Realtor ReMax Central Realtors rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

Yakov Rudikh

on behalf of Debtor Lily Bellis rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

Yakov Rudikh

on behalf of Spec. Counsel America Law Firm rudikhlawgroup@gmail.com
rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 8